

REMARKS

Claims 544-781 are pending in this application. By this Supplemental Amendment, Applicant has amended Claims 544, 601, 614, 658, 659, 660, and 762. Applicant has amended each of independent Claims 544, 601, 658, 659, 660, and 762, so as to more clearly distinguish the present invention, as defined by each of independent Claims 544, 601, 658, 659, 660, and 762, over the prior art. Applicant has also amended Claim 614 so as to insert -- of -- after "one", as shown, in order to correct an inadvertent error. Applicant respectfully submits that the amendments to Claims 544, 601, 614, 658, 659, 660, and 762 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 544-781, is patentable over the prior art.

Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. SUPPORT FOR CLAIMS 544, 601, 658, 659, 660, and 762, AS AMENDED:

Regarding independent Claims 544, 601, 658, 659, and 660, as amended, Applicant respectfully submits that support for the subject matter of independent Claims 544, 601, 658, 659, and 660, as amended, can, for example, be found in the Specification at page 61, lines 7-17; page 62, line 4 to page 63, line 5; page 63, line 6 to page 68, line 2; page 68, line 14 to page 69, line 20; page 71, line 5 to page 81, line 8; page 81, line 17 to page 82, line 8; page 84, line 15 to page 86, line 3; page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 85, line 3 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; and page 112, line 10 to page 113, line 11.

Regarding independent Claim 762, as amended, Applicant respectfully submits that support for the subject matter of

independent Claim 762, as amended, can, for example, be found in the Specification at page 108, lines 8-23; page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 84, line 15 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; and page 112, line 10 to page 113, line 11.

**IIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 544-600,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 544-600, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof,

Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, and receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, all of which features are specifically recited features of independent Claim 544.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information,

disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, and sick time information, all of which features are still other specifically recited features of independent Claim 544.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 544.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 544. Applicant further respectfully submits that Warady, Asinof,

Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art. Applicant further respectfully submits that Claims 545-600, which claims depend either directly or indirectly from independent Claim 544, so as to include all of the limitations of independent Claim 544, are also patentable as said Claims 545-600 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 545-600.

Allowance of pending Claims 544-600 is, therefore, respectfully requested.

**IIB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 601-657,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 601-657, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit,

providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, and receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, all of which features are specifically recited features of independent Claim 601.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information, all of which features are still other specifically recited features of independent Claim 601.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the

request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 601.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 601. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art. Applicant further respectfully submits that Claims 602-657, which claims depend either directly or indirectly from independent Claim 601, so as to include all of the limitations of independent Claim 601, are also patentable as said Claims 602-657 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 602-657.

Allowance of pending Claims 601-657 is, therefore, respectfully requested.

**IIC. THE PRESENT INVENTION, AS DEFINED BY CLAIM 658,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 658, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, and receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, all of which features are specifically recited features of independent Claim 658.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not

disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information, all of which features are still other specifically recited features of independent Claim 658.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 658.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 658. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 658.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Allowance of pending Claim 658 is, therefore, respectfully requested.

**IID. THE PRESENT INVENTION, AS DEFINED BY CLAIM 659,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 659, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, and receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, all of which features are specifically recited features of independent Claim 659.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee

benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information, all of which features are still other specifically recited features of independent Claim 659.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of

which features are still other specifically recited features of independent Claim 659.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 659. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 659.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Allowance of pending Claim 659 is, therefore, respectfully requested.

**IIE. THE PRESENT INVENTION, AS DEFINED BY CLAIM 660,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 660, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, and receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, all of which features are specifically recited features of independent Claim 660.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not

disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information, all of which features are still other specifically recited features of independent Claim 660.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of

which features are still other specifically recited features of independent Claim 660.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 660. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 660.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Allowance of pending Claim 660 is, therefore, respectfully requested.

**IIF. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 661-708,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 661-708, is patentable over the prior art. Applicant incorporates by reference herein, as

if fully restated herein, the remarks regarding the patentability of Claims 661-708 which were previously submitted by Applicant in the Supplemental Amendment And Reply To Office Communication Mailed October 12, 2004 submitted on November 9, 2004.

IIG. THE PRESENT INVENTION, AS DEFINED BY CLAIM 709, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 709, is patentable over the prior art. Applicant incorporates by reference herein, as if fully restated herein, the remarks regarding the patentability of Claim 709 which were previously submitted by Applicant in the Supplemental Amendment And Reply To Office Communication Mailed October 12, 2004 submitted on November 9, 2004.

IIH. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 710-758, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 710-758, is patentable over the prior art. Applicant incorporates by reference herein, as if fully restated herein, the remarks regarding the patentability of Claims 710-758 which were previously

submitted by Applicant in the Supplemental Amendment And Reply To Office Communication Mailed October 12, 2004 submitted on November 9, 2004.

**III. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 759-761,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 759-761, is patentable over the prior art. Applicant incorporates by reference herein, as if fully restated herein, the remarks regarding the patentability of Claims 759-761 which were previously submitted by Applicant in the Supplemental Amendment And Reply To Office Communication Mailed October 12, 2004 submitted on November 9, 2004.

**IIJ. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 762-775,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 762-775, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing employee benefits information in a database or memory device, and detecting at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, is automatically detected by a processing device, all of which features are specifically recited features of independent Claim 762.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message containing information regarding the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the detection of the at least one of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, all of which

features are still other specifically recited features of independent Claim 762.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with an employee or a benefit beneficiary, all of which features are still other specifically recited features of independent Claim 762.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 762. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art. Applicant further respectfully submits that Claims 763-775, which claims depend directly from independent Claim 762, so as to include all of the limitations of independent Claim 762, are also patentable as said Claims 763-775 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 763-775.

Allowance of pending Claims 762-775 is, therefore, respectfully requested.

**IIK. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 776-781,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 776-781, is patentable over the prior art. Applicant incorporates by reference herein, as if fully restated herein, the remarks regarding the

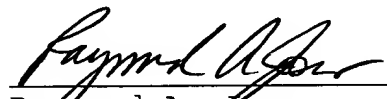
patentability of Claims 776-781 which were previously submitted by Applicant in the Supplemental Amendment And Reply To Office Communication Mailed October 12, 2004 submitted on November 9, 2004.

III. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Entry of this Supplemental Amendment and allowance of pending Claims 544-781 is respectfully requested.

Respectfully Submitted,



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Encls.: - Abstract of the Disclosure
- Return Receipt Postcard

June 17, 2005

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